

## NEWS RELEASE

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## GEORGIA DEPARTMENT OF INSURANCE RECOVER OVER \$4.7 MILLION FOR CONSUMERS SO FAR IN 2014

**ATLANTA** – Consumers who filed complaints with the Georgia Department of Insurance during the first nine months of 2014 have received more than \$4.7 million from insurance companies, money that was the direct result of the Department's mediations efforts.

Since the January of this year, the Department of Insurance Consumer Services Division has answered more than 6,000 complaints and helped consumers receive \$4,728,419.37 million in claims settlements. Many of these requests by consumers for help involved denial of claims, claims delays, and unsatisfactory offers. In most cases, the Department's Consumer Specialists were able to obtain a settlement favorable to the consumer.

"Sometimes, it's as simple as helping a consumer understand his or her rights under an insurance policy or under Georgia law," Insurance Commissioner Ralph Hudgens explained. "And in other cases, there are insurers who seek to shortchange consumers by failing to live up to their coverage promises. For consumers in these situations, the Department can of Insurance mean the difference between no coverage and getting the help they legitimately need, deserve and have purchased."

Specialists in Hudgens' Consumer Services Division can assist with problems in life, health, auto and homeowners insurance. Consumers may contact the Department even if they just want their insurance policy explained or reviewed, the Commissioner said.

Since taking office in 2011, Commissioner Hudgens' Consumer Services Division has retrieved over \$35.4 million for the Georgia insurance consumer.

"My office stands ready today to provide assistance to any and all Georgia insurance policyholder who has questions or disputes with an insurance company," said Hudgens.

Consumers with insurance questions or problems may contact the Consumer Services Division at 404-656-2070, or toll-free at 1-800-656-2298. Phone lines are open Monday through Friday, 8 a.m. to 6 p.m. Consumers may also go to the Department's web site at <a href="https://www.oci.ga.gov">www.oci.ga.gov</a> to obtain and submit a complaint form.